

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF \_\_\_\_\_

In re Gino J. Hernandez  
Debtor

Case No. 15-12968  
Reporting Period: 01/01/2016 - 01/31/2016

Social Security # 3903  
(last 4 digits only)

MONTHLY OPERATING REPORT  
(INDIVIDUAL WAGE EARNERS)

File with the Court and submit a copy to the United States Trustee within 20 days after the end of the month and submit a copy of the report to any official committee appointed in the case.

(Reports for Rochester and Buffalo Divisions of Western District of New York are due 15 days after the end of the month, as are the reports for Southern District of New York.)

REQUIRED DOCUMENTS	Form No.	Document Attached	Explanation Attached
Schedule of Cash Receipts and Disbursements	MOR-1 (INDV)		
Bank Reconciliation (or copies of debtor's bank reconciliations)	MOR-1 (CONT)		
Copies of bank statements		No	
Disbursement Journal	MOR-2 (INDV)		
Balance Sheet	MOR-3 (INDV)		
Copies of tax returns filed during reporting period			
Summary of Unpaid Post-petition Debts	MOR-4 (INDV)		
Status of Secured Notes, Leases, Installment Payments	MOR-5 (INDV)		
Debtor Questionnaire	MOR-6 (INDV)	Yes	

I declare under penalty of perjury (28 U.S.C. Section 1746) that the documents attached to this report are true and correct to the best of my knowledge and belief.

Signature of Debtor /s/ Gino Hernandez  
**Gino J. Hernandez**

Date 3/23/16

Signature of Joint Debtor \_\_\_\_\_

Date \_\_\_\_\_

In re Gino J. Hernandez  
DebtorCase No. 15-12968  
Reporting Period: 02/01/2016 - 02/29/2016**INDIVIDUAL DEBTOR CASH RECEIPTS AND CASH DISBURSEMENTS**

(This Form must be submitted for each bank account maintained by the Debtor)

Amounts reported should be per the debtor's books, not the bank statement. The beginning cash should be the ending cash from the prior month or, if this is the first report, the amount should be the balance on the date the petition was filed. Attach the bank statements and a detailed list of all disbursements made during the report period that includes the date, the check number, the payee, the transaction description, and the amount. A bank reconciliation must be attached for each account. [See MOR-1 (CON'T)]

	Current Month Actual	Cumulative Filing to Date Actual
<b>Cash - Beginning of Month</b>	<b>\$20.00</b>	
<b>RECEIPTS</b>		
Wages (Net)	\$1,000.00	
<b>Interest and Dividend Income</b>		
Alimony and Child Support		
Social Security and Pension Income		
Sale of Assets		
Other Income ( <i>attach schedule</i> )	65.73	
<b>Total Receipts</b>	<b>\$1,065.73</b>	
<b>DISBURSEMENTS</b>		
<b>ORDINARY ITEMS:</b>		
Mortgage Payment(s)		
Rental Payment(s)		
<b>Other Secured Note Payments</b>		
Utilities	\$634.25	
Insurance	\$665.60	
Auto Expense		
Lease Payments		
Cable Television, Internet	\$400.00	
IRA Contributions		
Telephone Expenses	\$607.52	
Repairs and Maintenance		
Medical Expenses		
Monthly Gas		
Food, Clothing, Hygiene	\$86.23	
Charitable Contributions		
Alimony and Child Support Payments		
Taxes - Real Estate		
Taxes - Personal Property		
Taxes - Other ( <i>attach schedule</i> )		
Travel and Entertainment		
Gifts		
Other ( <i>attach schedule</i> )		
<b>Total Ordinary Disbursements</b>	<b>\$2,393.60</b>	
<b>REORGANIZATION ITEMS:</b>		
Professional Fees		
U. S. Trustee Fees		
Other Reorganization Expenses ( <i>attach schedule</i> )		
<b>Total Reorganization Items</b>		
<b>Total Disbursements (Ordinary + Reorganization)</b>	<b>-\$1,327.87</b>	
<b>Net Cash Flow (Total Receipts - Total Disbursements)</b>		

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Cash - End of Month <i>(Must equal reconciled bank statement)</i>	\$20.00	
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**INDIVIDUAL DEBTOR CASH RECEIPTS AND CASH DISBURSEMENTS**  
(continuation sheet)

BREAKDOWN OF "OTHER" CATEGORY	Current Month Actual	Cumulative Filing to Date Actual
<b>Other Income</b>		
Family Contributions (Brother)	\$65.73	
<b>Other Taxes</b>		
<b>Other Ordinary Disbursements</b>		
<b>Other Reorganization Expenses</b>		

**THE FOLLOWING SECTION MUST BE COMPLETED**  
DISBURSEMENTS FOR CALCULATING U.S. TRUSTEE QUARTERLY FEES: (FROM CURRENT MONTH ACTUAL COLUMN)

<b>TOTAL DISBURSEMENTS</b>	
LESS: TRANSFERS TO OTHER DEBTOR IN POSSESSION ACCOUNTS	
PLUS: ESTATE DISBURSEMENTS MADE BY OUTSIDE SOURCES (i.e. from escrow accounts)	
<b>TOTAL DISBURSEMENTS FOR CALCULATING U.S. TRUSTEE QUARTERLY FEES</b>	\$6,336.63



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## **BANK RECONCILIATIONS**

**Continuation Sheet for MOR-1**

A bank reconciliation must be included for each bank account. The debtor's bank reconciliation may be substituted for this page.

(Bank account numbers may be redacted to last four numbers.)

	Operating #	Payroll #	Tax #	Other #
<b>BALANCE PER BOOKS</b>				
BANK BALANCE				
(+) DEPOSITS IN TRANSIT ( <i>ATTACH LIST</i> )				
(-) OUTSTANDING CHECKS ( <i>ATTACH LIST</i> ):				
OTHER ( <i>ATTACH EXPLANATION</i> )				
<b>ADJUSTED BANK BALANCE *</b>				

\*"Adjusted Bank Balance" must equal "Balance per Books"

#### OTHER

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## DISBURSEMENT JOURNAL

## CASH DISBURSEMENTS

## BANK ACCOUNT DISBURSEMENTS

#### Total Disbursements for the Month

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**BALANCE SHEET**

The Balance Sheet is to be completed on an accrual basis only. Pre-petition liabilities must be classified separately from post-petition obligations.

ASSETS	BOOK VALUE AT END OF CURRENT REPORTING MONTH	BOOK VALUE ON PETITION DATE OR SCHEDULED AMOUNT
<b>SCHEDULE A REAL PROPERTY</b>		
Primary Residence		
Other Property (attach schedule)		
<b>TOTAL REAL PROPERTY ASSETS</b>		
<b>SCHEDULE B PERSONAL PROPERTY</b>		
Cash on Hand		
Bank Accounts		
Security Deposits		
Household Goods & Furnishings		
Books, Pictures, Art		
Wearing Apparel		
Furs and Jewelry		
Firearms & Sports Equipment		
Insurance Policies		
Annuities		
Education IRAs		
Retirement & Profit Sharing		
Stocks		
Partnerships & Joint Ventures		
Government & Corporate Bonds		
Accounts Receivable		
Alimony, maintenance, support or property settlements		
Other Liquidated Debts		
Equitable Interests in Schedule A property		
Contingent Interests		
Other Claims		
Patents & Copyrights		
Licenses & Franchises		
Customer Lists		
Autos, Trucks & Other Vehicles		
Boats & Motors		
Aircraft		
Office Equipment		
Machinery, supplies, equipment used for business		
Inventory		
Animals		
Crops		
Farming Equipment		
Farm Supplies		
Other Personal Property (attach schedule)		
<b>TOTAL PERSONAL PROPERTY</b>		
<b>TOTAL ASSETS</b>		

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**SUMMARY OF UNPAID POST-PETITION DEBTS**

	Number of Days Past Due					
	Current	0-30	31-60	61-90	Over 91	Total
Mortgage						
Rent						
Secured Debt/Adequate Protection Payments						
Professional Fees						
Other Post-Petition debt ( <i>list creditor</i> )						
<b>Total Post-petition Debts</b>						

Explain how and when the Debtor intends to pay any past due post-petition debts.

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**POST-PETITION STATUS OF SECURED NOTES, LEASES PAYABLE  
AND ADEQUATE PROTECTION PAYMENTS**

NAME OF CREDITOR	SCHEDULED MONTHLY PAYMENT DUE	AMOUNT PAID DURING MONTH	TOTAL UNPAID POST-PETITION
TOTAL PAYMENTS			

**INSTALLMENT PAYMENTS**

TYPE OF POLICY	CARRIER	PERIOD COVERED	PAYMENT AMOUNT & FREQUENCY

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Case No.  
Reporting Period:

## DEBTOR QUESTIONNAIRE

<b>Must be completed each month. If the answer to any of the questions is "Yes", provide a detailed explanation of each item. Attach additional sheets if necessary.</b>		Yes	No
1	Have any funds been disbursed from any account other than a debtor in possession account this reporting period?		x
2	Is the Debtor delinquent in the timely filing of any post-petition tax returns?		x
3	Are property insurance, automobile insurance, or other necessary insurance coverages expired or cancelled, or has the debtor received notice of expiration or cancellation of such policies?		x
4	Is the Debtor delinquent in paying any insurance premium payment?		x
5	Have any payments been made on pre-petition liabilities this reporting period?		x
6	Are any post petition State or Federal income taxes past due?		x
7	Are any post petition real estate taxes past due?		x
8	Are any other post petition taxes past due?		x
9	Have any pre-petition taxes been paid during this reporting period?		x
10	Are any amounts owed to post petition creditors delinquent?	x	
11	Have any post petition loans been received by the Debtor from any party?		x
12	Is the Debtor delinquent in paying any U.S. Trustee fees?		x
13	Is the Debtor delinquent with any court ordered payments to attorneys or other professionals?		x

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